

Information to identify the case:

Debtor 1	<u>Michael L Jenio</u>	Social Security number or ITIN	xxx-xx-6500
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Alexis Perez Jenio</u>	Social Security number or ITIN	xxx-xx-4325
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-24961-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael L Jenio

Alexis Perez Jenio

11/24/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael L Jenio
Alexis Perez Jenio
Debtor(s)

Case No. 15-24961-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 24, 2020

User: admin
Form ID: 3180W

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Total Noticed: 127

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Jenio, Alexis Perez Jenio, 16 Riverside Drive, Apt 3F, Cranford, NJ 07016-2235
cr	+ American Honda Finance Corporation d/b/a Honda Fin, P.O. Box 168088, Irving, TX 75016-8088
cr	+ Atlantic Credit & Finance Special Finance Unit LLC, Attn: Scott Fink, Esq., 965 Keynote Circle, Brooklyn Heights, Oh 44131-1829
515669782	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
515669775	+ Acs/bank Of America, 501 Bleecker St, Utica, NY 13501-2401
515669776	+ Akron Billing Center, 2620 Ridgewood Road, STE 300, Akron, OH 44313-3507
515669785	+ Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
515912850	+ Atlantic Credit & Finance Special Finance, Unit, LLC Successor in interest to, CITIBANK, N.A., c/o Weltman, Weinberg & Reis Co., LPA, 323 W. Lakeside Avenue Cleveland, OH 44113-1085
515895060	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515669792	+ Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
515669800	+ Cap1/seamn, 90 Christiana Road, New Castle, DE 19720-3118
515669808	+ Central Jersey Behavioral Health, LLC, 216 North Ave. East, Cranford, NJ 07016-2473
515669823	+ Comnwlth Fin, 245 Main St, Dickson City, PA 18519-1641
515669824	+ Cranford Diagnostic Imaging PA, PO Box 3254, Indianapolis, IN 46206-3254
515669833	+ Emer Phy Assoc North Jersey PC, PO Box 740021, Cincinnati, OH 45274-0021
515669834	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
515669835	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
515669842	Great Lakes, PO Box 530229, Atlanta, GA 30353-0229
515669844	+ HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
515669843	+ Higher Edicatuion Student Assistance Aut, PO Box 548, Trenton, NJ 08625-0548
515669848	+ Lenscrafters/GECRB, Attn: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686
515669850	++ MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500 address filed with court:, Morristown Pathology Associates, 65 Madison, Suite 220, Morristown, NJ 07960
515669856	+ NJ EZ Pass, PO Box 4973, Trenton, NJ 08650-4973
515733073	+ NJCLASS, PO Box 548, Trenton, NJ 08625-0548
515669855	+ New Jersey Turnpike Authority, PO Box 5042, Woodbridge, NJ 07095-5042
515669857	+ Norina Melita, Esq., Solomon & Solomon, PC, 5 Columbia circle, Albany, NY 12203-5180
515669858	+ Odpt/cbsd, Attn: Centralized Bankruptcy, P.O. Box 20507, Kansas City, MO 64195-0507
515669859	+ Odpt/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
515669860	+ Overlook Medical Center, 475 South Street, 2nd Floor Morristown, Morristown, NJ 07960-6459
515669866	+ Port Authority of NY & NJ, PO Box 15186, Albany, NY 12212-5186
515669868	+ Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
515669869	+ Rickart Collection Systems, Inc., 575 Miltown Road, North Brunswick, NJ 08902-3336
515742134	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
515669871	+ Selip & Stylianou, LLP, 10 Forest Avenue - Suite 300, PO Box 914, Paramus, NJ 07653-0914
515669880	+ State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
515669879	+ State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111
515669883	+ Summit Anesthesia Associates, Lockbox 6872 PO Box 8500, Philadelphia, PA 19178-0001
515669884	+ Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100
515669891	+ Td Rcs/shake A Paw, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

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Total Noticed: 127

515669893 + The Bank Of New York, 500 Mamaroneck Ave, Harrison, NY 10528-1633
515669892 + The Bank Of New York, Attn: Legal Department, 1 Wall St. 11th Floor, New York, NY 10286-0001
515669900 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
515669904 + Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
515748292 + VW Credit Leasing Ltd., PO Box 9013, Addison, Texas 75001-9013
515669910 Wells Fargo, 1 Home Campus X2303-01a, Des Moines, IA 50326
515669911 Wells Fargo, Auto Finance Group Leasing, Phoenix, AZ 85038
515669914 + Westfield Imaging Center, PO Box 460, Summit, NJ 07902-0460
515669913 + Westfield Imaging Center, PO Box 1259, Oaks, PA 19456-1259

TOTAL: 48

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time Nov 24 2020 21:21:00	Recipient Name and Address U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 24 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515669781	EDI: HNDA.COM	Nov 25 2020 01:53:00	American Honda Finance, Po Box 168088, Irving, TX 75016
515712470	EDI: HNDA.COM	Nov 25 2020 01:53:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
515669773	Email/Text: mreed@affcollections.com	Nov 24 2020 21:21:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
515669777	+ EDI: BECKLEE.COM	Nov 25 2020 01:53:00	American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515669779	+ EDI: AMEREXPR.COM	Nov 25 2020 01:53:00	American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
515850259	EDI: BECKLEE.COM	Nov 25 2020 01:53:00	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515669784	+ EDI: RMCB.COM	Nov 25 2020 01:53:00	American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
515669786	EDI: BANKAMER.COM	Nov 25 2020 01:53:00	Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
515669793	EDI: BANKAMER.COM	Nov 25 2020 01:53:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
515669836	EDI: BANKAMER.COM	Nov 25 2020 01:53:00	Fia Csna, Po Box 982235, El Paso, TX 79998
515669788	EDI: BANKAMER.COM	Nov 25 2020 01:53:00	Bank Of America, De5-019-03-07, Newark, DE 19714
515669790	+ EDI: TSYS2.COM	Nov 25 2020 01:53:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
515669791	+ EDI: TSYS2.COM	Nov 25 2020 01:53:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
515806944	+ Email/Text: bncmail@w-legal.com	Nov 24 2020 21:21:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515669902	EDI: CITICORP.COM	Nov 25 2020 01:53:00	Unvl/citi, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
515669865	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 24 2020 21:19:00	Peoples Bk Credit Card Services, 1000 Lafayette Blvd, Bridgeport, CT 06604
515669864	Email/Text: Bankruptcy.RI@Citizensbank.com		

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		Nov 24 2020 21:19:00	Peoples Bk Credit Card Services, Attn: Bankruptcy, Po Box 7092, Bridgeport, CT 06601
515669797	+ EDI: CAPITALONE.COM		
		Nov 25 2020 01:53:00	Cap1/bstby, Po Box 5253, Carol Stream, IL 60197-5253
515669798	+ EDI: CAPITALONE.COM		
		Nov 25 2020 01:53:00	Cap1/levtz, Po Box 30253, Salt Lake City, UT 84130-0253
515669799	+ EDI: CAPITALONE.COM		
		Nov 25 2020 01:53:00	Cap1/neimn, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
515669801	+ EDI: CAPITALONE.COM		
		Nov 25 2020 01:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515669804	+ EDI: CAPITALONE.COM		
		Nov 25 2020 01:53:00	Capital One, Pob 30281, Salt Lake City, UT 84130-0281
515715994	EDI: CAPITALONE.COM		
		Nov 25 2020 01:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515785061	EDI: BL-BECKET.COM		
		Nov 25 2020 01:53:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515669807	+ EDI: CITICORP.COM		
		Nov 25 2020 01:53:00	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
515669819	+ EDI: WFNNB.COM		
		Nov 25 2020 01:53:00	Comenity Bank/New York & Company, Attention: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
515669821	+ EDI: WFNNB.COM		
		Nov 25 2020 01:53:00	Comenity Bank/New York & Company, 220 W Schrock Rd, Westerville, OH 43081-2873
515669906	EDI: CITICORP.COM		
		Nov 25 2020 01:53:00	Visa Dept. Stores, 9111 Duke Blvd, Mason, OH 45040
515669831	EDI: CITICORP.COM		
		Nov 25 2020 01:53:00	Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040
515669832	EDI: CITICORP.COM		
		Nov 25 2020 01:53:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
515898618	+ EDI: Q3G.COM		
		Nov 25 2020 01:53:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
515683220	EDI: DISCOVER.COM		
		Nov 25 2020 01:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515669825	+ EDI: DISCOVER.COM		
		Nov 25 2020 01:53:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515669828	+ EDI: DISCOVERPL		
		Nov 25 2020 01:53:00	Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
515669829	+ EDI: DISCOVERPL		
		Nov 25 2020 01:53:00	Discover Personal Loan, Po Box 30954, Salt Lake City, UT 84130-0954
515816369	EDI: ECMC.COM		
		Nov 25 2020 01:53:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
515669837	+ Email/Text: fggbanko@fgny.com		
		Nov 24 2020 21:20:00	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
515669839	+ EDI: RMSC.COM		
		Nov 25 2020 01:53:00	GEGRB/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
515669838	+ EDI: RMSC.COM		
		Nov 25 2020 01:53:00	GEGRB/ Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
515669841	+ EDI: RMSC.COM		
		Nov 25 2020 01:53:00	GEGRB/Banana Republic, 4125 Windward Plaza, Alpharetta, GA 30005-8738
515669840	+ EDI: RMSC.COM		
		Nov 25 2020 01:53:00	GEGRB/Banana Republic, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515669845	EDI: IRS.COM		
		Nov 25 2020 01:53:00	Internal Revenue Service (IRS), Department of

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			Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
515669809	EDI: JPMORGANCHASE	Nov 25 2020 01:53:00	Chase Card, Po Box 15298, Wilmington, DE 19850
515669815	EDI: JPMORGANCHASE	Nov 25 2020 01:53:00	Chase-pier1, Chase Card Svcs/Attn:Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850
515669817	EDI: JPMORGANCHASE	Nov 25 2020 01:53:00	Chase-pier1, Po Box 15298, Wilmington, DE 19850
515669846	EDI: JPMORGANCHASE	Nov 25 2020 01:53:00	Jpm Chase, Po Box 24696, Columbus, OH 43224
515669847	+ Email/Text: PBNCNotifications@perituservices.com	Nov 24 2020 21:19:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515669849	+ EDI: RMSC.COM	Nov 25 2020 01:53:00	Lenscrafters/GECRB, C/o Po Box 965036, Orlando, FL 32896-0001
515669852	+ EDI: NAVIENTFKASMSERV.COM	Nov 25 2020 01:53:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
515669867	+ Email/Text: bankruptcy@prosper.com	Nov 24 2020 21:21:00	Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672
515669870	+ EDI: RMCB.COM	Nov 25 2020 01:53:00	RMCB, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
515669878	EDI: AGFINANCE.COM	Nov 25 2020 01:53:00	Springleaf Financial Services, 600 N Royal Ave, Evansville, IN 47715
515669877	EDI: AGFINANCE.COM	Nov 25 2020 01:53:00	Springleaf Financial Services, Attention: Bankruptcy Department, Po Box 3251, Evansville, IN 47731
515669872	+ Email/Text: clientservices@simonsagency.com	Nov 24 2020 21:21:00	Simon's Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
515669873	+ EDI: NAVIENTFKASMSERV.COM	Nov 25 2020 01:53:00	Slm Financial Corp, Po Box 9500, Wilkes-barre, PA 18773-9500
515669885	+ EDI: RMSC.COM	Nov 25 2020 01:53:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
515669886	+ EDI: RMSC.COM	Nov 25 2020 01:53:00	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
515779152	+ Email/Text: bncmail@w-legal.com	Nov 24 2020 21:21:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515669889	EDI: TDBANKNORTH.COM	Nov 25 2020 01:53:00	Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240
515669897	EDI: TFSR.COM	Nov 25 2020 01:53:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
515669894	EDI: TFSR.COM	Nov 25 2020 01:53:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapid, IA 52408
515669895	EDI: TFSR.COM	Nov 25 2020 01:53:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
515669887	+ EDI: WTRRN BANK.COM	Nov 25 2020 01:53:00	Target Credit Card (TC), C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475
515669888	+ EDI: WTRRN BANK.COM	Nov 25 2020 01:53:00	Target Credit Card (TC), Po Box 673, Minneapolis, MN 55440-0673
515669890	+ EDI: TDBANKNORTH.COM	Nov 25 2020 01:53:00	Td Bank N.a., 1100 Lake St, Ramsey, NJ 07446-1275
515770137	EDI: BL-TOYOTA.COM	Nov 25 2020 01:53:00	Toyota Motor Credit Corporation, c o Becket and

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			Lee LLP, POB 3001, Malvern, PA 19355-0701
515669901	+ EDI: URSI.COM	Nov 25 2020 01:53:00	United Recovery Systems, PO Box 722929, Houston, TX 77272-2929
515669903	+ EDI: CITICORP.COM	Nov 25 2020 01:53:00	Unvl/citi, 701 E 60th St N, Sioux Falls, SD 57104-0432
515669908	Email/Text: vci.bkcy@vwcredit.com	Nov 24 2020 21:21:00	Volkswagon Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048
515669907	+ Email/Text: vci.bkcy@vwcredit.com	Nov 24 2020 21:21:00	Volkswagon Credit Inc, National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640
515669912	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Bank, Small Business Lending Division, PO Box 29482 MAC S4101-08C, Phoenix, AZ 85038-9482
515758624	EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
515748672	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Bank, N.A., Business Direct Division, P.O. Box 29482, Phoenix, AZ 85038-9482
518963848	EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431
515669915	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	Wf Health Ad, Po Box 94498, Las Vegas, NV 89193-4498
515669916	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	Wffinancial, Attention: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
515669917	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	Wffinancial, P.o.box 29704, Phoenix, AZ 85038-9704

TOTAL: 79

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515669783	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Po Box 168088, Irving, TX 75016
515669774	*	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
515669778	*+	American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515669780	*+	American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
515669787	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
515669794	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
515669795	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
515669796	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
515669789	*	Bank Of America, De5-019-03-07, Newark, DE 19714
515669802	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515669803	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515669805	*+	Capital One, Pob 30281, Salt Lake City, UT 84130-0281
515669806	*+	Capital One, Pob 30281, Salt Lake City, UT 84130-0281
515669820	*+	Comenity Bank/New York & Company, Attention: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
515669822	*+	Comenity Bank/New York & Company, 220 W Schrock Rd, Westerville, OH 43081-2873
515669905	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
515669830	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, Dsnb Bloomingdales, Macy's Bankruptcy Dept., Po Box 8053, Mason, OH 45040
515669826	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515669827	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515669810	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA

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Total Noticed: 127

71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850

515669811 *P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850

515669812 *P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850

515669813 *P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850

515669814 *P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850

515669816 *P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase-pier1, Chase Card Svcs/Attn:Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850

515669818 *P++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase-pier1, Po Box 15298, Wilmington, DE 19850

515669854 *+ Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

515669853 *+ Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

515669861 *+ Overlook Medical Center, 475 South Street, 2nd Floor Morristown, Morristown, NJ 07960-6459

515669862 *+ Overlook Medical Center, 475 South Street, 2nd Floor Morristown, Morristown, NJ 07960-6459

515669863 *+ Overlook Medical Center, 475 South Street, 2nd Floor Morristown, Morristown, NJ 07960-6459

515669874 *+ Slm Financial Corp, Po Box 9500, Wilkes-barre, PA 18773-9500

515669876 *+ Solomon and Solomon, 5 Columbia Circle, Albany, NY 12203-5180

515669881 *+ State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538

515669882 *+ State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538

515669898 *P++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054

515669899 *P++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054

515669896 *P++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapid, IA 52408

515669909 *+ Volkswagon Credit Inc, National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640

515669851 ## Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314

515669875 ### Solomon and Solomon, 5 Columbia Circle, Albany, NY 12203-5180

515669918 ### Zwicker & Associates, 1101 Laurel Oak Road Suite 130, Voorhees, NJ 08043-4322

TOTAL: 0 Undeliverable, 39 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor VW Credit Inc. as servicer for VW Credit Leasing, Ltd. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

District/off: 0312-2

User: admin

Page 7 of 7

Date Rcvd: Nov 24, 2020

Form ID: 3180W

Total Noticed: 127

Justin M Gillman

on behalf of Debtor Michael L Jenio ecf@gbclawgroup.com
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Justin M Gillman

on behalf of Joint Debtor Alexis Perez Jenio ecf@gbclawgroup.com
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

TOTAL: 6